

Joseph R Mages am writing this  
dated as an addendum to my will filed  
this date at Morgan County Courthouse  
Martinsburg, West Virginia.

In view of my long standing and on-  
going business relationship with Mr  
Howard Katz of Brooklyn, New York -  
I wish to make Howard Katz the  
primary beneficiary of my estate in  
the event of my death.

It is my intention that Mr Katz receive  
first consideration even before my  
Mother and Sister to an amount ~~equal~~  
~~equal~~ to what is owed to Howard Katz  
at the time of my death. This amount  
to be determined by review of outstanding  
invoices - this is to be done by Katz  
or my attorney William K. Patrick.

Once the debt to Katz is satisfied this  
addendum is finished all other assets then  
in my estate go to my Mother, Greta  
Mages and Sister Margarette Mages from  
the estate of

TUV

I have been meaning to send this to you  
 I know and understand your concern about my  
 expense and what I take out of the business  
 Here are my monthly expenses

Mortgage	338	/ mo.
Electric	60	/ mo.
Health Ins.	288	/ mo
Cable - Sat	65	/ mo.
Car Ins.	107	/ mo
Phone local	30	/ mo.
Phone <del>local</del> <sup>long distance</sup>	50	/ mo.
Phone	125	/ mo.

$\rightarrow \$1256$  per year

IRS - Tax  $T = \frac{1063}{520}$  / mo

State - Tax  $\frac{50}{520}$  / mo

$T = 1613$  per month  $\rightarrow 19356$  per year

I do not include food etc but that is  
 about 125 per ~~week~~ week for food etc as  
 you know I do not have a fancy lifestyle.

Before my biggest expense was those lousy  
 credit cards nearly \$1200 per month - Consid-  
 erably I would have to take another \$600+  
 per month for the IRS & state taxes consist-  
 with that amount - Totaling nearly \$1800  
 per month - Well that is in the past  
 It was a real burden and over the years  
 hurt us - figure it out 200 a month -  
~~\* 34,000 a year~~ 4 years its real money \$16,000

I wanted to lay this out on paper for  
 you - in Black & white so you could see it ~~out~~